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CLAIM AMENDMENTS

1. (Currently amended) A method for electronically creating a contract between a buyer and a seller in an online transaction by means of a shopping token that contains a plurality of agreement terms; wherein the shopping token is created in a single file at a single computer so that it is not necessary to check out the file from a server computer to a client computer and to check in the file from the client computer to the server computer; and wherein the shopping token is created without linking a compilation of business rules residing on an administrator organization electronic commerce system to a terms and conditions set.
2. (Previously amended) The method of claim 1 comprising:
- creating an XML file; and
 - responsive to the addition of a buyer digital signature and a seller digital signature to the XML file, saving the XML file as the shopping token;
 - wherein data in the shopping token cannot be cut and pasted from the shopping token, the shopping token can be stored on a buyer computer, a seller computer, or a third party computer, and the shopping token is indexed so that it can be distinguished from another shopping token.
3. (Original) The method of claim 2 further comprising:
- adding a seller's personal information to the XML file;
 - adding a buyer's personal information to the XML file;
 - adding information regarding a good to the XML file; and
 - adding a plurality of terms to the XML file.
4. (Original) The method of claim 2 further comprising:

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